

Table I.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	25.8%	30.0%	36.3%	48.3%	65.3%	29.7%	59.6%
Industry group **								
Agric., fish., forest.	35.9%	--	--	--	37.2%*	52.2%	34.7%*	37.2%
Mining and manufacturing	54.1%	3.8%*	16.9%*	33.1%	46.7%	64.3%	20.9%	57.3%
Construction	30.0%	9.9%*	32.4%	33.0%	29.2%*	34.5%*	24.7%	33.2%
Utilities and transp.	68.5%	--	31.5%*	45.5%	25.5%*	76.6%	26.1%*	71.4%
Wholesale trade	53.6%	28.1%*	11.9%*	36.0%	47.3%	69.1%	22.2%	60.7%
Fin. svcs. and real estate	64.5%	29.2%*	20.8%*	33.1%	66.5%	68.5%	33.5%	66.9%
Retail trade	45.6%	9.5%*	4.2%*	28.3%	32.3%	53.6%	14.5%	49.5%
Professional services	59.3%	30.7%	48.5%	41.1%	55.0%	69.0%	39.0%	63.4%
Other services	46.2%	37.4%	21.8%	39.0%	47.2%	51.9%	30.1%	49.9%
Ownership								
For profit, incorporated	55.6%	22.8%	27.7%	34.9%	48.0%	65.6%	27.7%	60.4%
For profit, unincorporated	47.4%	30.5%	36.7%	39.0%	47.7%	55.4%	33.6%	50.9%
Nonprofit	60.1%	54.5%	34.3%*	41.1%	50.1%	69.7%	40.7%	61.9%
Age of firm								
Less than 5 years	24.2%	20.1%*	10.1%*	21.9%*	29.7%	33.3%*	15.4%*	29.3%
5-9 years	42.5%	24.4%*	15.1%*	31.5%	58.9%	75.9%	21.3%	56.6%
10-19 years	43.2%	24.2%	38.5%*	45.5%	44.3%	53.0%	32.2%	50.7%
20 or more years	58.5%	29.3%	29.5%	35.1%	49.1%	65.9%	32.3%	61.2%
Multi/single status								
2 or more locations	62.1%	--	8.7%*	38.4%	50.5%	65.7%	32.5%	62.7%
1 location only	36.5%	25.8%	31.7%	35.7%	45.1%	44.4%	29.4%	43.3%
Percent full-time employees								
Less than 25%	45.9%	51.5%*	24.3%*	17.4%*	14.0%*	65.0%	37.5%	50.0%
25-49 %	40.3%	5.6%*	18.3%*	20.2%*	39.1%	50.3%	18.1%*	45.0%
50-74 %	47.9%	24.1%*	22.1%*	44.4%	52.0%	51.4%	27.3%	51.3%
75% or more	56.7%	24.9%	31.3%	36.7%	48.6%	67.6%	30.1%	61.0%
Union presence								
No union employees	51.0%	26.7%	29.3%	34.3%	47.9%	61.1%	29.9%	55.4%
Has union employees	71.8%	9.6%*	47.1%*	61.5%	51.5%	75.9%	23.3%*	73.3%
Percent low-wage employees								
50% or more low-wage	41.1%	22.2%*	20.5%*	18.1%	28.7%	51.0%	19.5%*	44.4%
Less than 50% low-wage	56.4%	26.3%	30.5%	37.2%	50.1%	66.5%	30.4%	60.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	3.54%	3.58%	2.55%	2.13%	1.48%	1.92%	1.20%
Industry group **								
Agric., fish., forest.	10.40%	--	--	--	15.51% *	15.18%	17.73% *	10.39%
Mining and manufacturing	2.67%	2.61% *	8.30% *	5.22%	5.23%	3.55%	4.52%	2.84%
Construction	4.64%	4.69% *	7.66%	8.80%	9.35% *	14.35% *	4.50%	6.94%
Utilities and transp.	4.13%	--	17.52% *	12.17%	8.27% *	4.55%	10.23% *	4.29%
Wholesale trade	4.76%	11.99% *	5.37% *	6.43%	6.04%	6.15%	4.67%	5.02%
Fin. svcs. and real estate	2.95%	9.46% *	8.82% *	7.62%	5.75%	3.64%	6.72%	3.12%
Retail trade	2.77%	7.19% *	3.32% *	6.85%	7.09%	3.38%	4.13%	3.02%
Professional services	1.90%	6.66%	6.75%	4.41%	3.57%	2.69%	3.90%	2.13%
Other services	2.90%	8.77%	5.89%	8.03%	5.97%	4.28%	4.66%	3.35%
Ownership								
For profit, incorporated	1.24%	4.13%	3.74%	3.10%	2.70%	1.65%	2.12%	1.38%
For profit, unincorporated	3.48%	7.34%	10.65%	6.00%	5.06%	6.45%	5.34%	4.02%
Nonprofit	2.96%	12.37%	11.78% *	7.17%	4.70%	3.98%	6.91%	3.13%
Age of firm								
Less than 5 years	4.02%	7.87% *	7.46% *	6.71% *	8.30%	12.41% *	4.67% *	5.74%
5-9 years	5.15%	8.50% *	5.50% *	6.80%	6.90%	12.77%	4.33%	6.73%
10-19 years	3.09%	6.35%	7.11%	6.47%	5.45%	8.27%	3.95%	4.40%
20 or more years	1.20%	5.82%	4.59%	2.65%	2.50%	1.50%	2.64%	1.28%
Multi/single status								
2 or more locations	1.30%	--	5.00% *	4.09%	2.65%	1.50%	5.18%	1.31%
1 location only	1.73%	3.55%	3.77%	3.05%	3.49%	9.49%	2.05%	2.71%
Percent full-time employees								
Less than 25%	4.83%	15.87% *	17.74% *	7.61% *	5.42% *	5.52%	10.47%	5.03%
25-49 %	4.69%	4.66% *	9.90% *	6.68% *	8.50%	6.72%	5.59% *	5.34%
50-74 %	2.90%	11.88% *	9.53% *	7.19%	6.13%	3.84%	6.44%	3.24%
75% or more	1.19%	3.71%	3.96%	2.79%	2.32%	1.63%	2.11%	1.31%
Union presence								
No union employees	1.21%	3.65%	3.61%	2.40%	2.16%	1.83%	1.96%	1.38%
Has union employees	2.22%	8.62% *	19.38% *	11.94%	8.13%	2.29%	9.65% *	2.23%
Percent low-wage employees								
50% or more low-wage	2.73%	12.01% *	7.98% *	4.39%	4.55%	3.77%	6.23% *	2.99%
Less than 50% low-wage	1.14%	3.69%	3.72%	2.65%	2.27%	1.57%	2.01%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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